

## Information to identify the case:

|                                 |                                  |                                 |             |
|---------------------------------|----------------------------------|---------------------------------|-------------|
| Debtor 1:                       | <b>Xavier C Dixon</b>            | Social Security number or ITIN: | xxx-xx-0432 |
|                                 | First Name Middle Name Last Name | EIN:                            | --_-----    |
| Debtor 2:                       |                                  | Social Security number or ITIN: | -----       |
| (Spouse, if filing)             | First Name Middle Name Last Name | EIN:                            | --_-----    |
| United States Bankruptcy Court: | District of New Jersey           | Date case filed in chapter:     | 13 9/9/15   |
| Case number:                    | 15-27041-JKS                     | Date case converted to chapter: | 7 6/30/17   |

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

|   | About Debtor 1:  | About Debtor 2:              |
|---|--|------------------------------|
| 1. Debtor's full name                       | Xavier C Dixon   |                              |
| 2. All other names used in the last 8 years |  |                              |
| 3. Address                                  | 1150 W. St. Georges Avenue, Unit A-10<br>Linden, NJ 07036  |                              |
| 4. Debtor's attorney<br>Name and address    | Donald C. Goins<br>Goins & Goins, L.L.C.<br>323 Washington Avenue<br>Elizabeth, NJ 07202                     | Contact phone 908-351-1984   |
| 5. Bankruptcy trustee<br>Name and address   | Eric R. Perkins<br>McElroy, Deutsch, Mulvaney & Carpenter<br>40 West Ridgewood Avenue<br>Ridgewood, NJ 07450 | Contact phone (201) 445-6722 |

For more information, see page 2 &gt;

|   |   |   |
|---|---|---|
| <b>6. Bankruptcy clerk's office</b><br><br>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856  | MLK Jr Federal Building<br>50 Walnut Street<br>Newark, NJ 07102<br>Additional information may be available at the Court's Web Site:<br><a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .   | Hours open: 8:30 AM – 4:00 p.m.,<br>Monday – Friday (except holidays)<br><br>Contact phone 973-645-4764<br><br>Date: 7/5/17 |
| <b>7. Meeting of creditors</b><br><br><b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b><br><br>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. | <b>July 31, 2017 at 10:00 AM</b><br><br>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.   | Location:<br><br><b>Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504</b>  |
| <b>8. Presumption of abuse</b><br><br>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.   | The presumption of abuse does not arise.  |   |
| <b>9. Deadlines</b><br><br>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.   | <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b><br><br><b>Filing deadline: 9/29/17</b><br><br><b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> |   |
|   | <b>Deadline to object to exemptions:</b><br>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.   |   |
| <b>10. Proof of claim</b><br><br>Please do not file a proof of claim unless you receive a notice to do so.  | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.   |   |
| <b>11. Creditors with a foreign address</b>   | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.   |   |
| <b>12. Exempt property</b>  | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.   |   |

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Xavier C Dixon  
 Debtor

Case No. 15-27041-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Jul 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2017.

db +Xavier C Dixon, 1150 W. St. Georges Avenue, Unit A-10, Linden, NJ 07036-6140  
 515731107 +DSNB American Express, PO Box 8218, Mason, OH 45040-8218  
 515731108 +FNB Of Omaha, PO Box 3412, Omaha, NE 68103-0412  
 515739219 +First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197-0003  
 515897884 +Midland Credit Management Inc as agent for, MIDLAND FUNDING LLC, PO Box 2011,  
 Warren MI 48090-2011  
 515731109 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, 350 Highland Dr., Lewisville, TX 75067)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: dcgoins1@gmail.com Jul 05 2017 23:33:17 Donald C. Goins,  
 Goins & Goins, L.L.C., 323 Washington Avenue, Elizabeth, NJ 07202

tr +EDI: BERPERKINS.COM Jul 05 2017 23:18:00 Eric R. Perkins,  
 McElroy, Deutsch, Mulvaney & Carpenter, 40 West Ridgewood Avenue, Ridgewood, NJ 07450-3136  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 05 2017 23:33:46 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jul 05 2017 23:33:44 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515819057 +EDI: CINGMIDLAND.COM Jul 05 2017 23:18:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,  
 KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693  
 515903228 EDI: BECKLEE.COM Jul 05 2017 23:18:00 American Express Centurion Bank,  
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 515731104 +EDI: TSYS2.COM Jul 05 2017 23:18:00 Barclay's Bank Delaware, 700 Prides Xing,  
 Newark, DE 19713-6102  
 515945571 +E-mail/Text: bncmail@w-legal.com Jul 05 2017 23:33:52 Cerastes, LLC,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 515731105 +EDI: CHASE.COM Jul 05 2017 23:18:00 Chase Card Services, PO Box 15298,  
 Wilmington, DE 19850-5298  
 515731106 EDI: DISCOVER.COM Jul 05 2017 23:18:00 Discover Financial, PO Box 15316,  
 Wilmington, DE 19850  
 515739089 EDI: DISCOVER.COM Jul 05 2017 23:18:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 515731110 +EDI: RMSC.COM Jul 05 2017 23:18:00 SYNCB/Sleepys, PO Box 965036, Orlando, FL 32896-5036  
 515731111 +EDI: USAA.COM Jul 05 2017 23:18:00 USAA Credit Card, 10750 McDermott Fwy,  
 San Antonio, TX 78288-1600  
 515839207 +E-mail/Text: bncmail@w-legal.com Jul 05 2017 23:33:52 USAA SAVINGS BANK,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 515731112 +EDI: WFFC.COM Jul 05 2017 23:18:00 WFFNATBANK, 800 Walnut Street,  
 Des Moines, IA 50309-3504

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 07, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-2

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Jul 05, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2017 at the address(es) listed below:

Charles H. Jeanfreau on behalf of Creditor USAA Federal Savings Bank Charlesj@w-legal.com,  
BNCmail@w-legal.com  
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Donald C. Goins on behalf of Debtor Xavier C Dixon dcgoins1@gmail.com,  
G25787@notify.cincompass.com  
Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com,nj42@ecfcbis.com,  
gdelmonaco@mdmc-law.com

TOTAL: 4